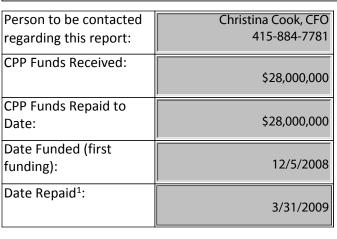
ANNUAL USE OF CAPITAL SURVEY - 2009

NAME OF INSTITUTION

(Include Holding Company Where Applicable)





RSSD:	
(For Bank Holding Companies)	3590388
Holding Company Docket Number:	
(For Thrift Holding Companies)	
FDIC Certificate Number:	
(For Depository Institutions)	32779
City:	
	Novato
State:	
	California

¹If repayment was incremental, please enter the most recent repayment date.

American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP). To answer that question, Treasury is seeking responses that describe generally how the CPP investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP investment was deployed or how many CPP dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.

What specific ways did your institution utilize CPP capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP funds were outstanding).

•	than otherwise would have occurred.	economy through responsible lending. During the three months ended March 31, 2009, the period the CPP funds were outstanding, our net loans increased \$30.7 million, or 3.5% over December 31, 2008.



increased lending, please describe the major type of loans, if possible (residential mortgage loans, commercial mortgage loans, small business loans, etc.).	As shown in our Form 10-Q for the first quarter of 2009, the increase in loans primarily reflects increases in commercial and residential loans.
Increase securities purchased (ABS, MBS, etc.).	
Make other investments	
Increase reserves for non-performing assets	

	Reduce borrowings	
,	_	
	Increase charge-offs	
	Purchase another financial institution or	
	Purchase another financial institution or	
	purchase assets from another financial	
	Purchase another financial institution or purchase assets from another financial institution	
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What actions were you able to avoid because of the capital infusion of CPP funds?				
	During the period the CPP funds were outstanding, we were able to avoid additional reliance on borrowings. We had been in a borrowing position throughout 2008. Without the \$28 million CPP funds infused on December 5, 2008, we would have incurred more borrowings during late 2008 and early 2009, as our net loans grew \$27.1 million from December 5, 2008 to December 31, 2008. In other words, we had deployed the CPP funds within a month of receipt. During the first three months of 2009, our growth in loans of \$30.7 million continued to outpace the growth in deposits of \$7.1 million. As a result, we funded the loan growth with a \$20 million three-year fixed advance from the FHLB. When we repaid the CPP funds on March 31, 2009, we incurred additional overnight borrowings.			

	What actions were you able to take that you may not have taken without the capital infusion of CPP funds?				
	None.				
П					

Please describe any other actions that you were able to undertake with the capital infusion of CPP funds.				
None.				

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 1505-0222. The time required to complete this information collection is estimated to average 80 hours per response.